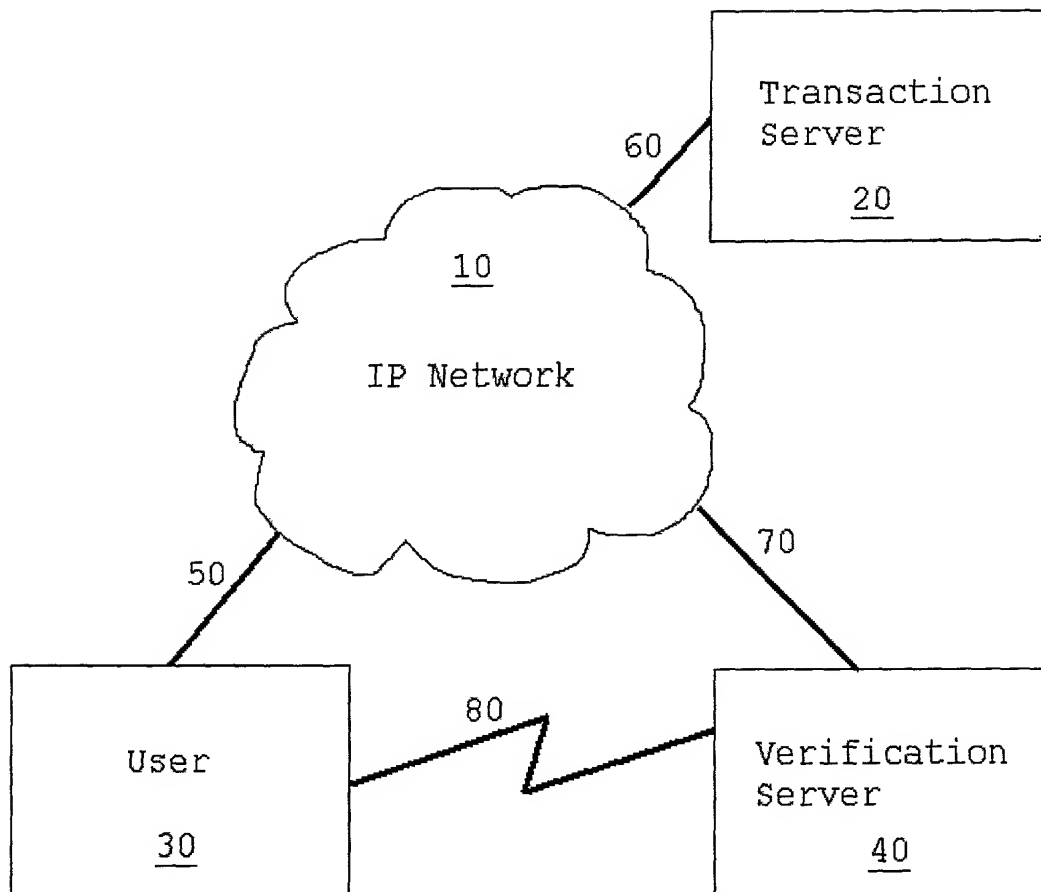
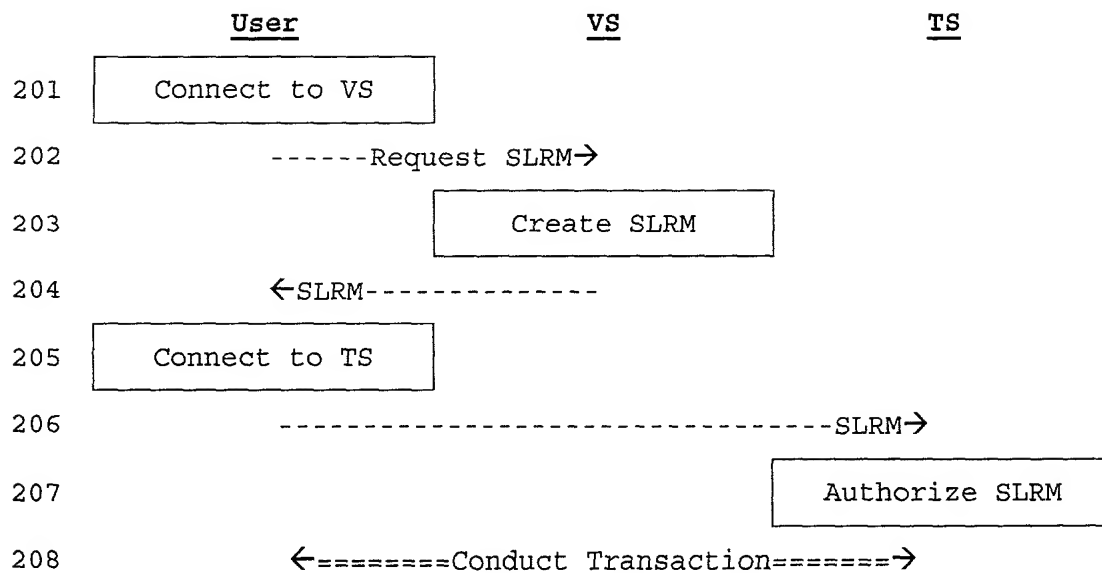


Figure 1



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## Figure 2

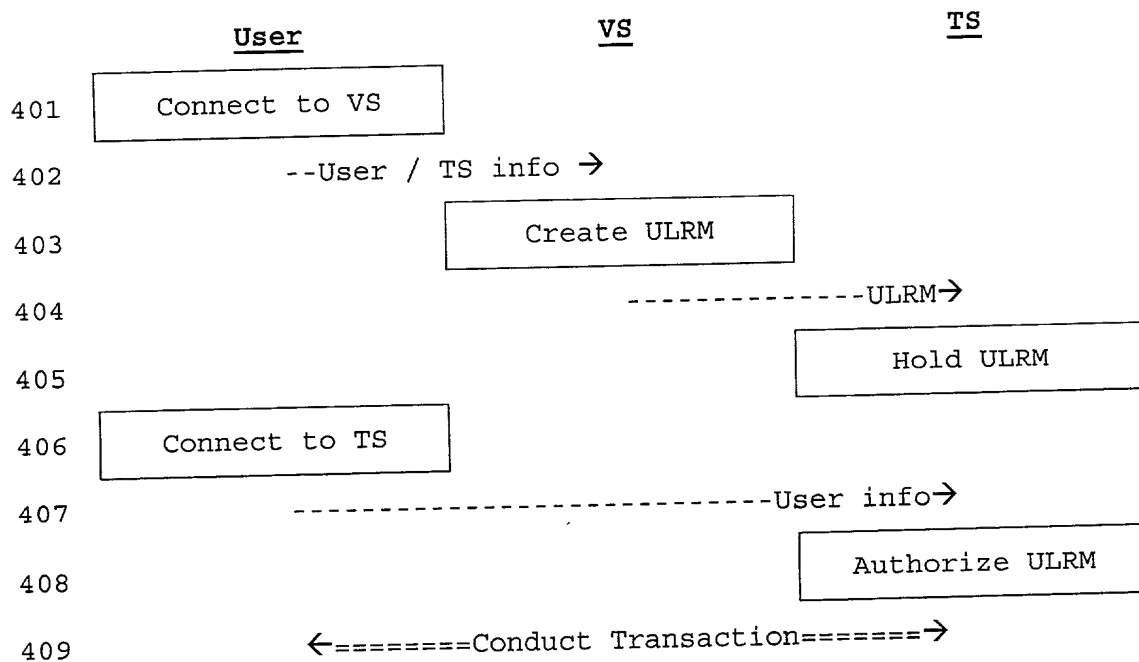


```

301      User                VS                TS
302      [Connect to VS]
303      -----Request STLRM→
304      [Create STLRM]
305      ←STLRM-----
306      [Connect to TS]
307      -----STLRM→
308      [Authorize STLRM]
309      ←=====Conduct Transaction=====→

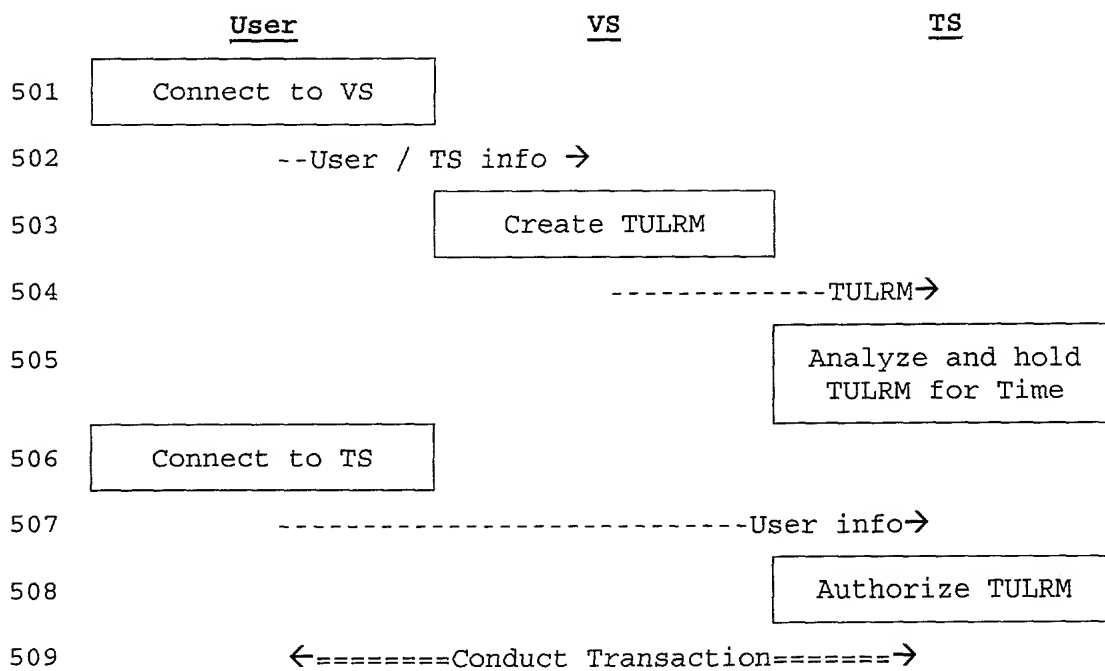
```

# Figure 4

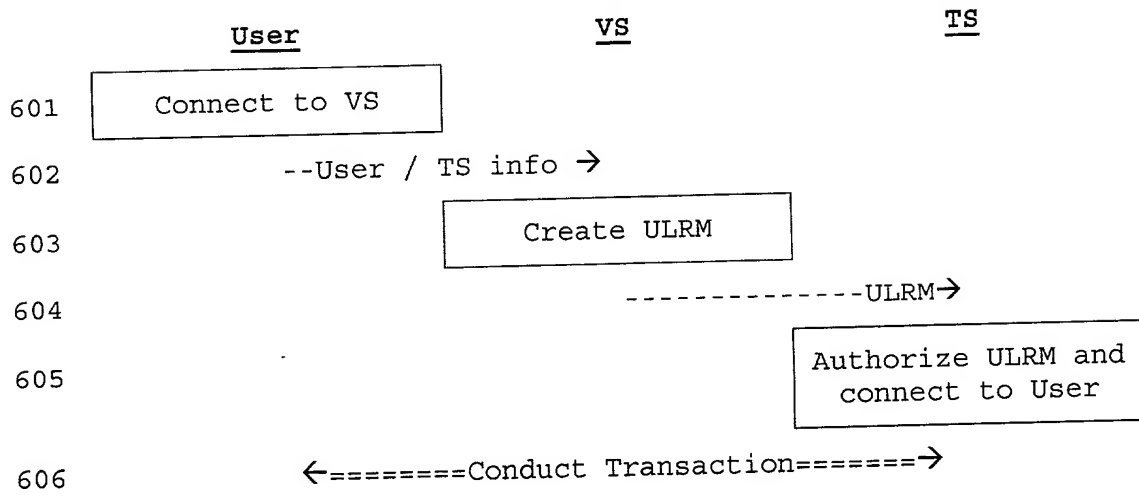


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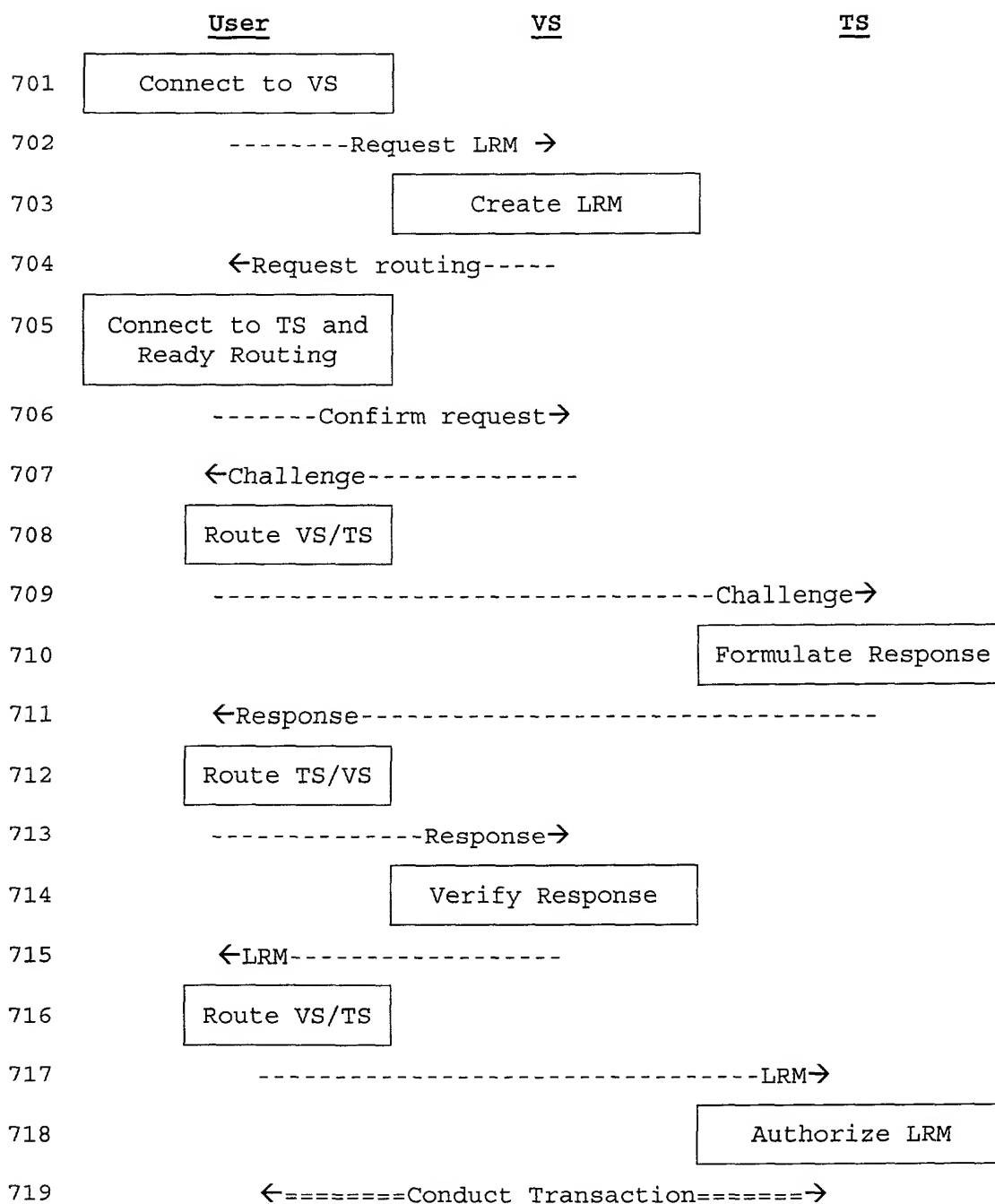
## Figure 5



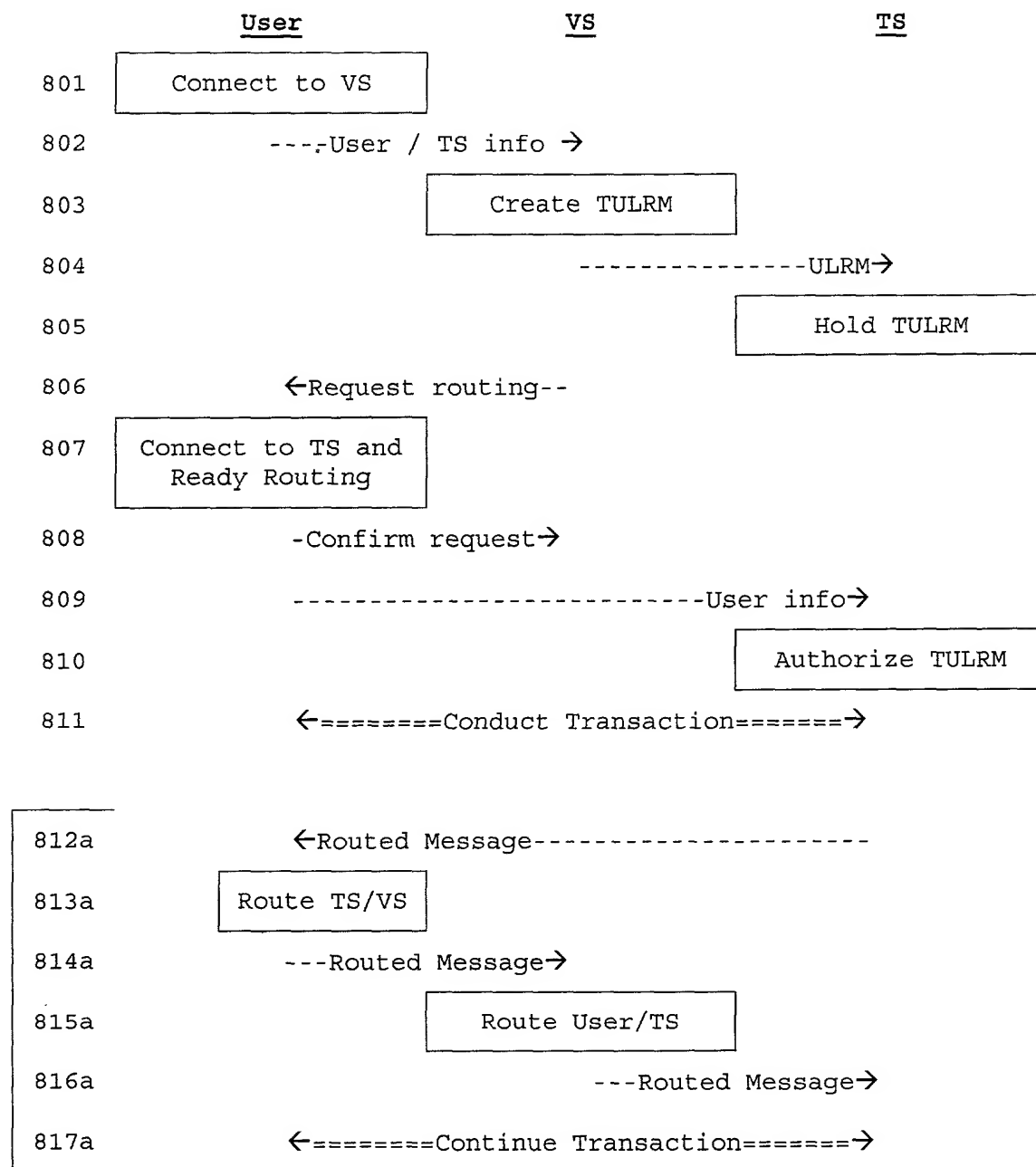
## Figure 6



## Figure 7

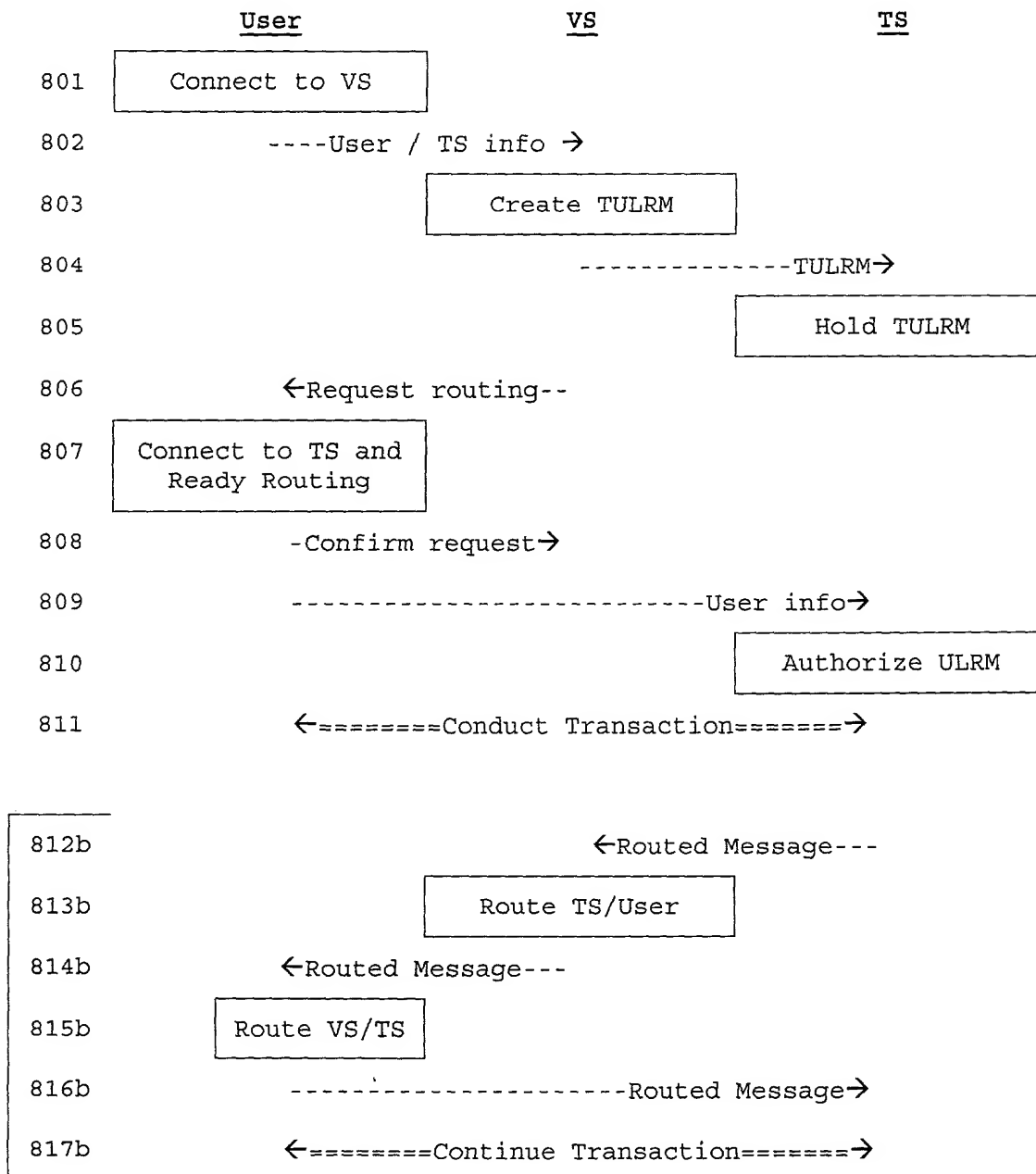


## Figure 8a

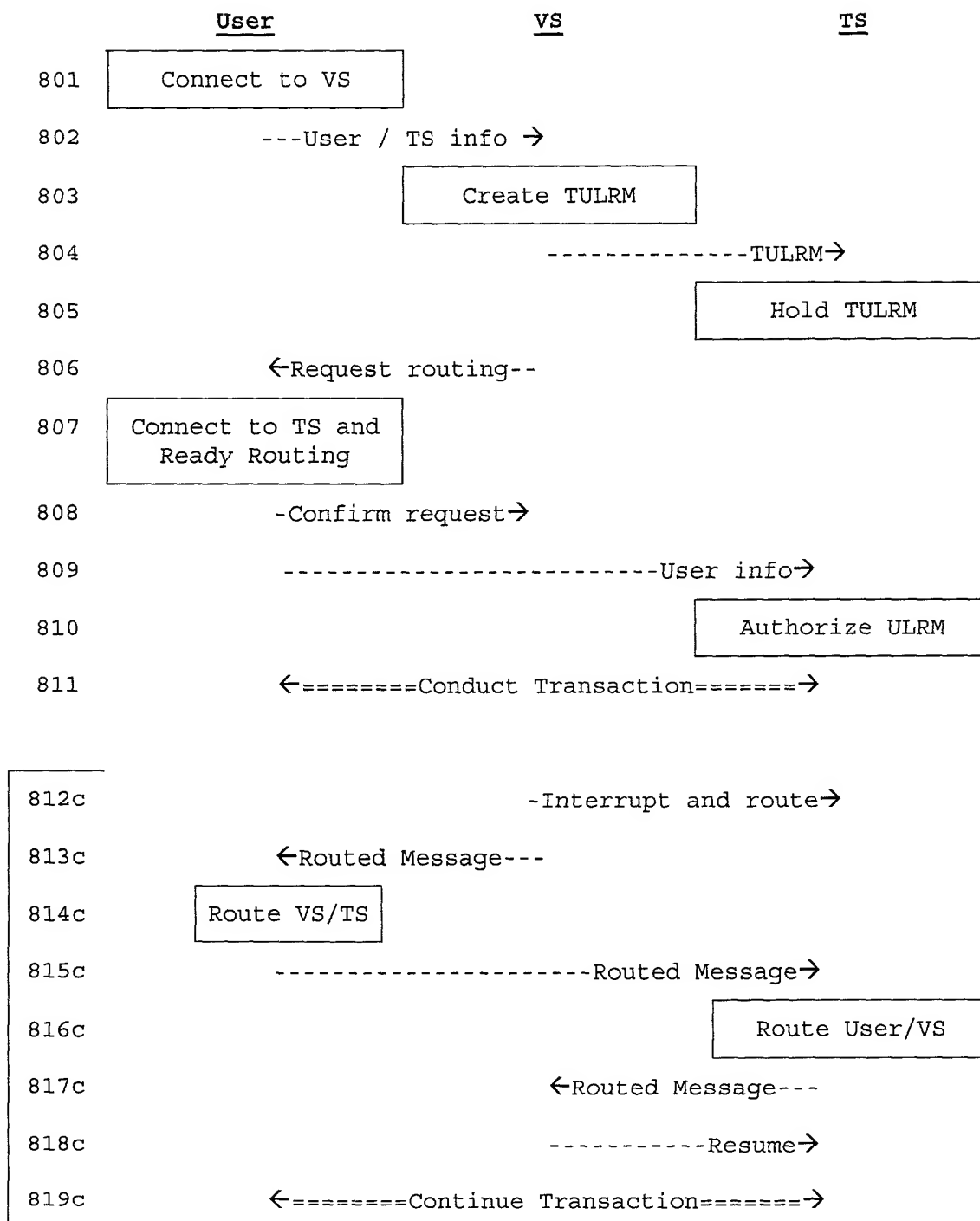




## Figure 8b



## Figure 8c



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## Figure 8d

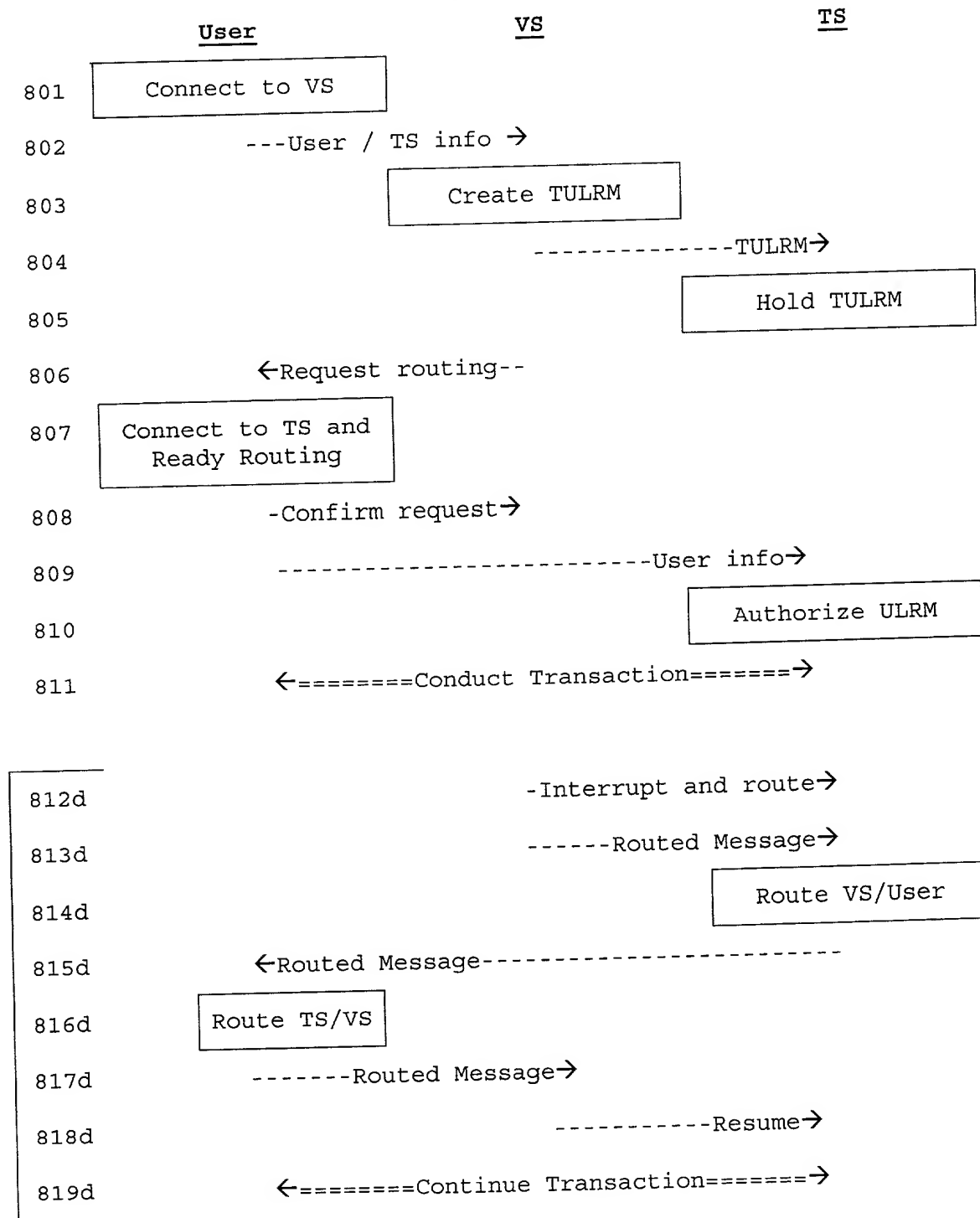
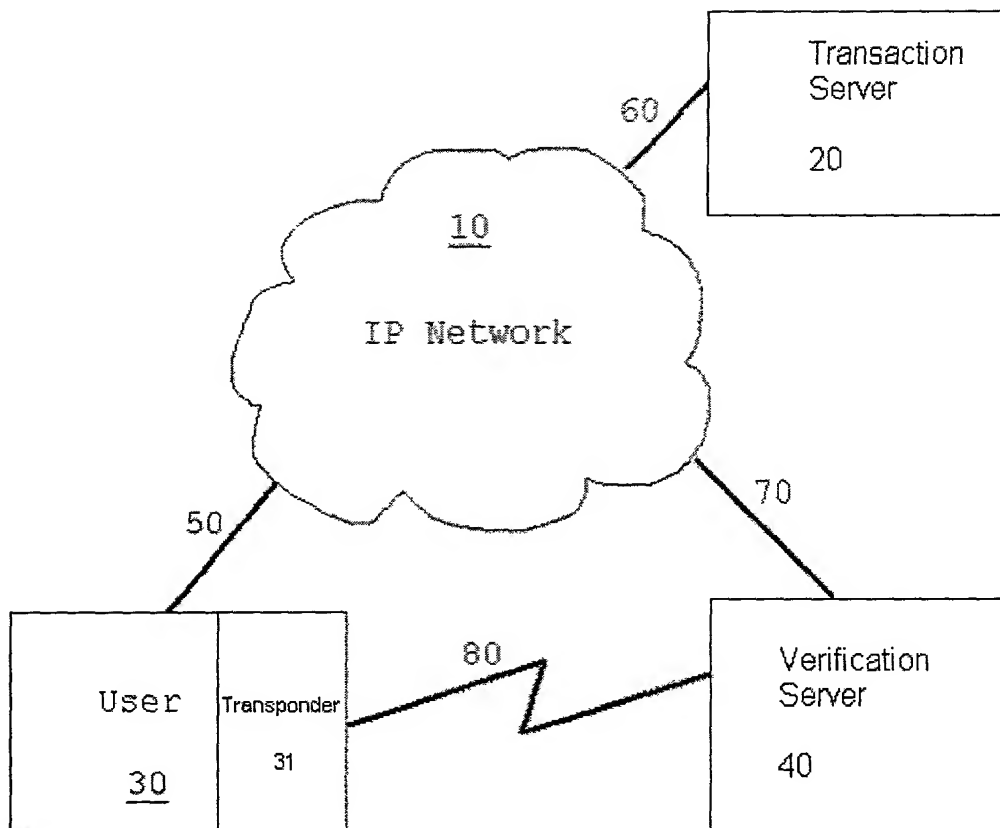


Figure 9



2007-03-06 10:00:00